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PATENT

Applicant(s): Richard Marc Libman

Attorney Docket No.: 23651.0500

Serial No.: 08/834,240

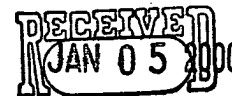
Group Art Unit: 2761

Filed: April 15, 1997

Examiner: R. Alvarez

TITLE: METHOD AND APPARATUS FOR  
PREPARING CLIENT  
COMMUNICATIONS INVOLVING  
FINANCIAL PRODUCTS AND  
SERVICES

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Respectfully submitted,

Dated: Jan 5, 2000[Signature]  
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